

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ALEXANDER GUERRA
MELISSA M GUERRA
Debtor(s)

Case No. 08-23546

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2008.
- 2) The plan was confirmed on 10/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2011, 06/18/2012.
- 5) The case was completed on 05/14/2013.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,020.85.
- 10) Amount of unsecured claims discharged without payment: \$59,811.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$121,740.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$121,740.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,550.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,655.69
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,205.69

Attorney fees paid and disclosed by debtor: \$950.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED REPRODUCTIVE CTRS	Unsecured	15,022.76	NA	NA	0.00	0.00
AMERICASH ADVANCE LLC	Unsecured	935.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,541.00	2,835.08	2,835.08	2,407.38	0.00
BECKET & LEE LLP	Unsecured	452.16	140.87	140.87	119.62	0.00
BRINKS HOME SECURITY	Unsecured	509.82	NA	NA	0.00	0.00
CASH IN A WINK	Unsecured	1,000.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,862.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,418.72	NA	NA	0.00	0.00
CIT TECHNOLOGY FINANCING	Unsecured	4,854.46	5,642.43	5,642.43	4,791.21	0.00
CITIBANK	Unsecured	5,556.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,025.11	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	3,662.00	3,662.00	3,662.00	3,662.00	118.19
COMED LEGAL REVENUE RECOVER	Unsecured	1,200.00	2,453.31	2,453.31	2,083.20	0.00
COMPUCREDIT	Unsecured	2,624.00	2,754.00	2,754.00	2,338.53	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	2,031.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	500.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	500.00	2,954.68	2,954.68	2,508.94	0.00
DELL FINANCIAL SERVICES	Unsecured	500.00	4,514.75	4,514.75	3,833.65	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	641.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,640.00	2,640.63	2,640.63	2,242.26	0.00
EAST BAY FUNDING	Unsecured	907.00	1,012.41	1,012.41	859.68	0.00
EAST BAY FUNDING	Unsecured	4,280.00	4,434.73	4,434.73	3,765.71	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	557.00	557.77	557.77	473.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	19,174.00	19,915.64	19,915.64	16,911.17	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,938.00	11,550.53	11,550.53	9,808.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,679.00	7,132.54	7,132.54	6,056.53	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORPORATION	Unsecured	4,935.00	5,101.86	5,101.86	4,332.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	890.63	859.48	859.48	729.82	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,444.00	3,444.35	3,444.35	2,924.74	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,997.00	4,275.93	4,275.93	3,630.86	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	742.00	2,016.65	2,016.65	1,712.42	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	817.00	913.08	913.08	775.33	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	709.00	897.35	897.35	761.98	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	575.00	588.70	588.70	499.89	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	543.00	589.87	589.87	500.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	541.00	675.51	675.51	573.60	0.00
FORD MOTOR CREDIT CO	Secured	13,568.77	13,568.77	13,568.77	13,568.77	673.73
HSBC	Unsecured	493.00	NA	NA	0.00	0.00
HSBC	Unsecured	451.00	NA	NA	0.00	0.00
HSBC	Unsecured	602.00	NA	NA	0.00	0.00
JEFF BRINCAT	Unsecured	1,910.36	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	369.00	443.27	443.27	376.40	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	765.00	NA	NA	0.00	0.00
MYCASHNOW.COM	Unsecured	479.80	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,598.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	188.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
ONE CLICK CASH	Unsecured	300.00	NA	NA	0.00	0.00
ORANGE LAKE COUNTRY CLUB	Secured	NA	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	935.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	965.00	721.81	721.81	612.92	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,798.00	4,798.03	4,798.03	4,074.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,083.00	4,083.01	4,083.01	3,467.05	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,274.00	3,397.99	3,397.99	2,885.37	0.00
PREMIER BANKCARD/CHARTER	Unsecured	429.00	444.14	444.14	377.14	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,528.00	3,838.90	3,838.90	3,259.76	0.00
RUSH COPLEY	Unsecured	1,008.01	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	5,142.86	4,184.28	4,184.28	3,553.04	0.00
SPRINT NEXTEL	Unsecured	559.16	765.81	765.81	650.28	0.00
STERLING INC	Secured	500.00	500.00	500.00	500.00	15.47
STERLING INC	Unsecured	NA	1,497.09	1,497.09	1,098.76	0.00
UPFRONTCASH.COM	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,230.77	\$17,230.77	\$791.92
All Other Secured	\$500.00	\$500.00	\$15.47
TOTAL SECURED:	\$17,730.77	\$17,730.77	\$807.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$112,076.48	\$94,996.15	\$0.00

Disbursements:	
Expenses of Administration	<u>\$8,205.69</u>
Disbursements to Creditors	<u>\$113,534.31</u>
TOTAL DISBURSEMENTS :	<u>\$121,740.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.